

The PREVENTION CONNECTION

NEWSLETTER

The Cascade Effect of Poverty

—Paul Silverman, Ph.D.

A—I have sometimes marveled about the *cascade effect*: frequently many bad things happen to families in poverty, simultaneously or in sequence.

As a university professor and clinical psychologist specializing in parent-child relationships, I have frequently engaged in assessing parental competence for the Montana Division of Child and Family Services. The referrals are always based on accusations of parental neglect or abuse of children and frequently the children have been removed from their homes, at least on a temporary basis. My job has been to identify parental strengths and weaknesses, to make recommendations for interventions and to gauge the likelihood that parents will benefit from services. I also estimate the amount of time it may require for parents to make changes, and give my opinion about whether the parents will be able to meet the developmental needs of their children.

While each case has been unique, there are two common themes that run through almost all of them: poverty and substance abuse. Other themes that frequently appear include the parents' lack of education, multigenerational child abuse or neglect and parent psychopathology. These are often described as "risk factors" that enhance each other in complex ways and that contribute to a variety of developmental problems ranging from academic difficulties to substance abuse and delinquency.

Poverty is an abstraction that serves as a place-holder for other, more concrete factors, which are the actual culprits interfering with development. Impoverished families are more likely than middle-class families to consist of single parent households, households in which other adults come and go (parents' partners), changes in communities, houses and schools (and accompanying social supports), less predictable structure (e.g., bedtimes, mealtimes), less adequate nutrition and health care.

The stressors that families in poverty face are enormous. They live on the edge where there is no cushion, no margin of safety that would allow moderation of the effects of life's normal disruptions. What might be an inconvenience for a family with better financial means often spirals into in crisis for families in poverty: old cars are more likely to break down, furnaces to malfunction, minor physical complaints to turn into major health problems. Each of these crises can begin a chain of events that ends in disaster.

Surprisingly, the individuals in these families often view this condition as the norm. As I interview parents about their own childhoods, they often describe a parent as having communicated love simply by *being there* for them. When pressed,

I learn that this means that the parents provided a roof over their heads and food to eat—the essentials for survival. This often becomes the standard for adequate parenting and emotional attachment. In some cases, choosing not to physically abandon their children is equated with providing adequate care and even an expression of love.

The range of interventions for at-risk children reflects efforts to combat the various effects of poverty, and often target parents as well as children. Programs that provide nurturance and training to parents,

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The Vicki Column

"To be impoverished is to lack or be denied adequate resources to participate meaningfully in society." —Glossary for Social Epidemiology (Krieger)

Poverty is often defined as *being without sufficient funds or material goods*, but I have come to believe that it has less to do with money and *stuff*, and more to do with a lack of the intangible resources many of us take for granted.

A Framework for Understanding Poverty, by Ruby Payne, Ph.D., changed the way I view poverty. Payne likens resources to a pie comprised, for most of us, of many, many pieces. The pieces might include health, mental health, a strong family background, education, intelligence, good role models, healthy community networks, housing, transportation, childcare, healthcare, a good job . . . and of course, financial resources. The list could go on and on. According to Payne, the more pieces of the resource pie a person is missing, the less likely it is that s/he will ever climb out of poverty. That resonates. Think about not having access to safe, affordable housing,

food, transportation and all of the other things we take for granted every day. Think about being so disenfranchised that there is absolutely no one to turn to.

This issue tries to put poverty in context—we discuss strategies for ending poverty, what it is, and what it does, and therein lies the tragedy. Poverty isolates and shames. True poverty steals hope.

In this issue, we talk about many of the exciting efforts being made throughout Montana to alleviate the effects of poverty. These run the gamut from affordable housing to early childhood education, nutrition, advocacy, human resource development councils and VISTA. What each of these highly diverse efforts has in common is that they bring people to the collective table. And that is the crux of solving the tragedy that is poverty.

Vicki Turner

Governor Brian Schweitzer: On Strengthening Montana

"Montana families should have economic security and the opportunity to build personal assets and invest in Montana's future. We're committed to doing all we can to provide that."



I have high hopes for Montana's families and communities. Realizing those hopes starts with creating opportunities for communities and for kids. Montana is a state of hard working people. Many in our state work two or even three minimum wage jobs, and are still not getting ahead.

We need to make sure people have the tools they need to build a future, and that every Montanan can move past the survival mode and has the opportunity to achieve the American dream.

I recently announced a new demonstration project aimed at improving the economic security of low-income families. The \$1.5 million project will be funded with part of a "high-performance bonus" the state received from the federal government.

The goal is to develop innovative services to help families improve their financial literacy and build personal assets, thus improving their economic futures.

The Department of Public Health and Human Services is issuing a request for proposals for services that might include some of the following: creating a comprehensive curriculum to increase families' knowledge of a broad range of issues; designing strategies; building curriculums on starting a new business; or providing education or training in high-demand employment fields.

We strengthen families by creating good, high-paying jobs and by bringing in new businesses and expanding existing ones. By continuing to build our education system, training young folks and retraining adults for the jobs created. And by continuing to work to make sure every Montanan has affordable healthcare.

There is much work to be done, but Montana is on the move! I look forward to hearing your ideas. If you are ever in Helena, please stop by, my door is always open.

The Cascade Effect of Poverty

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provide social support to families, education and jobs, and various services to children have all received empirical support. An approach known as *Multisystemic Therapy* (MST), developed by Scott Henggeler and colleagues appears to have gained the most empirical support in treating youth with severe antisocial behavior. This essentially requires a wrap-around, community-based approach to intervening with adolescents and their support systems. It is implemented by teams, not by individual psychotherapists. MST is unique in that it is intensive and targets multiple risk and protective factors. Treatment plans are tailored to each child and family, but generally address problems in social networks.

Despite the effectiveness of some programs, in my view, the various prevention and intervention programs that we provide for those in poverty are Band-aids used to

cover a grave underlying condition. On one hand, we live in a society in which our wealth allows us to develop and implement such programs. On the other, we live in a culture in which the disparity between the haves and have-nots has continued to increase over the decades.

When, in the course of parental competence evaluations, I sometimes conclude that it is in the child's best interest to terminate parental rights, I experience the gnawing feeling that a broader social injustice has been done. What is it about our social system that fosters intergenerational transmission of poverty and its devastating consequences for families and children? Perhaps it is the emphasis on individual rather than collective welfare that pervades our culture. Just as medical treatment emphasizes intervention rather than prevention, and just as individual rights (and risks) are valued more than general welfare, perhaps our individual right to achieve wealth is cherished at the cost of impoverishing

others. Whether and how we should change these cultural values requires discussion and action at a level far different than any individual interests and skills.

—Paul Silverman is a professor of Developmental Psychology and Clinical Child Psychology at the University of Montana. He also has a part-time private practice in which he specializes in work with children and families. Dr. Silverman's areas of interest include research and practice in parent-child relationships generally, and emotional attachment in particular.

For more information about MST, see Henggeler, S.W., Schoewald, S.K., Borduin, C.M., Rowland, M.D., & Cunningham, P.B. (1998). *Multisystemic treatment of antisocial behavior in children and adolescents*. New York: Guilford Press.

Notes from the Edge

—a Career Training Institute client, April 2006

A

fter suffering years of physical, mental and verbal abuse at the hands of my husband—whose substance abuse was increasingly out of control—I realized that I had to flee with my daughter and what I could pack in my car and a small trailer. During my marriage, we had enjoyed financial security—a beautiful home, new cars, vacations, you name it. Leaving my husband meant leaving *all* of it behind and starting over again. With the help of my brother and his family, we escaped.

My daughter and I arrived in Helena in November 2005. My brother provided us with the use of his basement. I enrolled my daughter in school and set about beginning a new life.

I was lucky enough to find part time work, but it was not nearly enough to get us back on our feet. I went to the Office of Public Assistance and applied for TANF and food stamps, knowing that this would be a temporary situation for us. I am a hard worker and knew that it was only a matter of time before I secured full-time employment.

I was initially referred to the Career Training Institute (CTI) for the Food Stamp Employment and Training Program and, after a short time, enrolled in the WoRC Program (available to TANF recipients). CTI also enrolled me in other programs. All of them assisted me with so many things, including transportation and gas. The CTI case managers also helped with my job search and kept me informed of employment opportunities. I was referred to the Accelerated Employment Program (AEP) available through the Helena Job Service.

In January 2006 I secured full-time employment with a local non-profit organization as a support technician through the AEP. This new position provided me with training and added to my skill set. Throughout my time as a participant at CTI, they offered financial support through the programs I was affiliated with and, when those funds were not accessible or allowable, they stepped in with help through the *Helping Hands Scholarship Fund*. This helped me with car repairs, a car payment and the utility deposit for my housing (which I acquired through Helena Housing). This help alleviated much of the stress I was dealing

with and allowed me to focus on learning my new job.

Currently, I am employed full time at a very competitive wage with benefits. We have our very own apartment, I have reliable transportation and my daughter is thriving in school and extra-curricular activities.

For anyone “starting from scratch,” having a support system and being provided with the opportunity to build on existing skills is essential. Without this help, I would not be gainfully employed and self-sufficient.

Poverty as a Public Health Issue

—Joan Miles

—In Greek mythology, Sisyphus was condemned to push a boulder uphill for all eternity. Each time, just before he reached the crest of the hill, the rock would slip and roll to the bottom. He would then begin his task anew.

Great Resources:

Department of Public Health and
Human Services
www.dphhs.mt.gov

Local public health departments:
www.dphhs.mt.gov/PHSD/agencies/ph-agencies/PH-agencies-local.shtml

Montana County Health Profiles:
<http://www.dphhs.mt.gov/PHSD/health-profiles/health-profiles-index.shtml>

Behavioral Risk Factor
Surveillance System:
<http://dphhs.mt.gov:8084/brfss/html/brfss-index.jsp>

Sometimes it begins to feel as if we spend a lot of time at the Department of Public Health and Human Services working hard to roll the boulder that is poverty up an endless hill. That's because poverty is the most significant public health issue in our state and its impacts—personally and culturally—are devastating.

When we consider health in context with poverty, we often find ourselves struggling to address issues at the far end of the continuum. Without preventive measures or early intervention, health issues that could have been resolved with ease—tooth decay, minor infections or viruses—often bloom into major, sometimes life-threatening, issues. This is not an unusual scenario. Poverty affects far too many individuals and families in Montana.

Consider that:

- About one in five Montanans does not have health insurance (2003-2004 averages).
- Montana is fourth from the bottom in terms of median income in 2004 dollars.
- In 2003, 15.1 percent of all aged Montanans and 17 percent of all children between the ages of 5 and 17 were living in families with incomes that fell below the poverty level.
- In 2003, 38.5 percent of all aged Montanans and 47.1 percent of all children between the ages of 5 and 17 lived in low-income families, with incomes that fell at or below 200 percent of federal poverty levels. (US Department of Census estimates)

One of the continual stressors of poverty is the lack of access to healthcare and the other resources required to impart quality of life—good nutrition, decent affordable housing, reliable transportation, safe, dependable childcare. Many Montanans are

living on incomes so low that one high utility bill, one car repair or one sick child can mean the difference between making it . . . and not.

We cannot presume that poverty equals poor choices or poor health. What we do know is that good choices are much easier to make if a family has adequate resources. Packaged foods are often less ex-

pensive—and less nutritious—than fresh foods. Going to the doctor with a minor cough is far less expensive than going to the emergency room

with pneumonia. And yet money can be so tight that the up-front savings seem worth the gamble that things won't get worse.

I sometimes use a personal example to explain the importance of having access to health care. When my son was in kindergarten, he was struggling to read. He didn't seem able to see the blackboard, so his teacher moved him closer. When that didn't help, I took him to an eye doctor. His eyesight turned out to be 20-20. I was utterly perplexed. He was a bright child with perfect eyesight and yet he was already falling behind in school because he couldn't master early reading skills. Without resources, we would have had no choice but to accept the explanations commonly attached to this issue . . . that he was learning disabled, dyslexic, attention deficit or uninterested and simply acting out. I couldn't accept any of those explanations, so we ended up going to specialist after specialist, trying to find the root cause of the problem. After a lot of frustration, we finally learned that his eye muscles weren't working together. His eyes were working independently, making it nearly impossible for him to make sense of what he was seeing. No matter how close the teacher had put him to the board, it wouldn't have mattered. Six months of eye exercises and a

Health and well-being are closely linked to the ability to meet one's basic needs. A healthy community assures that everyone has the opportunity to access all of the tools for a quality life.

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Poverty . . . Public Health Issue

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pair of glasses solved the problem. But I often think of how lucky we were. If we had been living in poverty, without access to health care, this child could have easily been lost.

Child development is influenced by numerous factors. Many families live in poverty, but their children grow and develop normally. Even so, research indicates that poor children experience fewer mediating (or protective) factors and more negative (or risk) factors. Poor children are more likely to experience learning disabilities, diminished physical and mental health and lower high school graduation rates, all due

to the multiple stressors that come with limited economic opportunity and financial resources.

We have numerous programs within the Department designed to ensure that people do not fall through the cracks. We have Temporary Assistance for Needy Families, food stamps, commodities, the Low Income Energy Assistance Program, weatherization programs, publicly funded substance abuse and mental health treatment, the Children's Health Insurance Program (CHIP), childcare assistance, and many others. We have health departments in every county as well as five urban Indian clinics. These programs provide opportunities for health.

Every child deserves the opportunity to access the care he needs to reach success, whether that means adequate food, immunizations, decent housing . . . or glasses. As a community, it is critical that we make the best use possible of the economic safety net available to us.

— Joan Miles is the Director of the Department of Public Health and Human Services. Prior to her appointment as Director, she spent 18 years with the Lewis and Clark City-County Health Department. Miles has a bachelor's degree in medical technology from State University of New York at Albany, a master's degree in Environmental Studies from the University of Montana in Missoula, and a law degree from the University of the Pacific McGeorge School of Law in Sacramento.

CSED: Working for Families

—Lonnie J. Olson, Administrator

—More than 70% of the families for whom the CSED provides services have either received or are receiving public benefits.

For many families in Montana, child support makes the difference between living in poverty and having an adequate income. The Child Support Enforcement Division (CSED) assists families in establishing paternity, instituting child support orders and enforcing those orders, among its other duties.

In the last fiscal year the CSED collected over \$55,000,000 for Montana families. It processed over 358,000 payments, established 2,219 child support orders, 1,188 paternity orders, and modified 1,305 existing child support orders. This work was performed by a state-wide staff of approximately 168, the large majority of whom work outside of Helena, in regional offices.

The CSED has five regional offices located throughout the state in Billings, Great Falls, Butte, Missoula and Helena. Any person may seek the services of the CSED, but no one is required to do so. The service is provided only to those who want it, with one exception: families currently receiving public benefits must open a child support case with the CSED as required by federal law.

The CSED does not charge for its services, although there is a federally required case-opening fee of \$25 (or lower, based on a sliding fee scale). Once paid, services are free and open to anyone who needs them. The agency cannot choose which cases to take and which to reject, it is required to take every case.

Although the Agency works primarily with the natural parents of children, in many cases, it will work to collect child support on behalf of grandparents or other relatives who are raising children.

It is not necessary that a formal court order of guardianship be obtained prior to obtaining the services of the CSED.

If you are interested in whether the CSED could be of service to you, contact the agency by telephone at 1-800-346-5437 (callers within Montana) or (406) 444-9855 (Helena and out of state callers). You can also visit www.dphhs.mt.gov/aboutus/divisions/childsupportenforcement

The Child Support Enforcement Division was established in 1976, and will celebrate its 30th year of service to the people of Montana this year.

The mission of the Child Support Enforcement Division (CSED) is to diligently pursue and ultimately achieve financial and medical support of children by establishing, enforcing, and increasing public awareness of parental obligations.

As an agency, the CSED:

- establishes paternity;
- establishes child support orders;
- collects child support orders;
- modifies child support orders; and
- establishes and enforces medical support orders.

Montana's Safety Net

—Hank Hudson, Administrator, Human & Community Services Division, DPHHS

The Human & Community Services Division provides the people who have the least in Montana with the tools they need to help themselves. This might include a combination of cash assistance, employment training, food stamps, Medicaid, childcare, meal reimbursement, nutrition training, energy assistance, weatherization, and other services. The goal is to help families move from poverty toward self-sufficiency.

Cash assistance is funded by a federal block grant called *Temporary Assistance for Needy Families* (TANF). The program provides monthly payments to low-income families and children who meet income and resource eligibility standards. The *Work Readiness Component* (WoRC) provides employment and training services to individuals receiving cash assistance.

The *Food Stamp Program* provides benefits to eligible families to supplement their food budget and increase their ability to purchase healthy foods. A *Food Stamp Nutrition Education Program*, operated jointly with Montana State University, teaches participants to use their food stamp benefits wisely. Several communities in Montana also offer the *Food Stamp Employment and Training Program*, which assists participants in developing job skills and finding employment.

The Division determines eligibility for more than 38 Medicaid programs for children, pregnant women, the elderly, the disabled, and other eligible adults.

Through its *child-care programs*, the Division helps low-income working and TANF families pay for child care so they can work or take advantage of training and educational opportunities that prepare

The mission of the Human and Community Services Division of the Department of Public Health and Human Services (DPHHS) is to support the strengths of families and communities by promoting employment and providing the assistance necessary to help families and individuals meet basic needs and work their way out of poverty.

them for work. It also helps child-care providers improve their quality of care by providing training incentives, mentoring, and grant programs.

— 5,689 families were served in the child-care sliding-fee program in State Fiscal Year 2004.

The *Child and Adult Care Food Program* (CACFP) provides nutrition education and reimburses for meals served to children in child-care centers, family and group child-care homes, emergency shelters, and after-school and outside-school-hour facilities, as well as to adults in adult day-care facilities.

— By the end of FFY 2004, 90% of participating centers met the CACFP recommended dietary guidelines

The *Head Start State Collaboration* project provides a vital link between Head Start and state programs to help build early childhood systems and access to comprehensive services and support for all low-income children.

— At the end of Federal Fiscal Year 2004, 65 Head Start and Early Head Start teachers completed the early childhood apprenticeship program, a more than 22% increase.

The *Low Income Energy Assistance Program* (LIEAP) provides heating assistance to low-income people, while the *Weatherization Program* supplies the labor and materials needed to make homes more energy efficient.

— Annually, this program weatherizes approximately 1,700 homes and provides needs-based energy assistance to 22,000 households.

The *Commodities Distribution Program* delivers nutritional foods to Montana's Indian reservations, food banks, emergency-feeding organizations, and senior centers. It also provides monthly food packages to low-income women, children, and seniors.

— This program delivers 8 million pounds of food annually to Montana's Indian reservations, elderly feeding sites, charitable organizations, food banks, and soup kitchens.

The Division also administers a federal *Community Services Block Grant* that funds local projects statewide, all of which are aimed at addressing the causes of poverty. It also administers the *Homeless Grant*, which helps local shelters and Human Resource Development Councils provide lodging for those who are homeless.

Poverty is stigmatizing and isolating. It is also exhausting. Often just ensuring day-to-day survival can mean that someone does not have the opportunity to begin gathering the tools necessary for a better quality of life. Collectively, the programs administered through the Human and Community Services Division provide some of the best tools available to us to keep people from falling through the cracks.

For more information, contact Hank Hudson, Administrator, Human and Community Services Division at 444-5901 or Hudson@mt.gov. Learn more about the Division and its programs at: www.dphhs.mt.gov.

This is Poverty

—Liz Moore

During the ten years I have been with the Rocky Mountain Development Council Head Start, I have come to believe it is impossible to know what living in poverty is like without actually having been there. Having said that, I'm going to spend the next several paragraphs asking and answering questions about poverty as I know it, which is from a distance. The stories I've included are anonymous but true.

What does a typical family in poverty look like?

Today, there is no typical family. There are often two parents in the home, but sometimes just one of the parents is a biological parent to the child in the classroom. Often the child goes between two households. A child may live with a grandparent. With the rise in methamphetamine use, more and more stepparents and other adults are the primary caregivers for a child. The biological parent is incarcerated or has simply left town. *"Who are the members of this child's family?"* has become one of the most complex questions we ask parents when they come in to apply for our program. In many low-income homes, the family variations seem almost infinite and may change a number of times before the child reaches school age.

- Jessie is a four year old who lives with his father and grandmother. His father has another child with a girlfriend (with whom he is usually estranged), though they live in the same neighborhood. Jessie's grandmother is planning to move because she is tired of taking care of her adult son's problems. Her move will not bode well for Jessie. Jessie's father has a learning disability and his most reliable source of income is living with his mother. If Gramma moves, Jessie and his dad may be homeless the next time Dad and his girlfriend break up. This is poverty.

We ask families what causes the most stress in their lives.

Usually the answer is "lack of money."

- Pamela and Carl didn't call us about money—they needed a place to stay. They had recently reunited after Carl got out of prison because of a felony drug charge. Pamela and her three-year-old daughter were in public housing before Carl came home. Because of his history, he can't live in subsidized housing. They moved to a trailer just a ways out of town. They eventually agreed to buy the trailer from the landlord and scraped together enough money to make a down payment. Then the plumbing went bad. They didn't have money to get the plumbing fixed, mold developed, and the landlord insisted that the trailer was now theirs. The family ended up letting go of the trailer and moving into a motel room until some other housing could be found. They didn't have the means to get the trailer fixed, to get legal help, or to find someplace else to live.

A family on its way to self-sufficiency was derailed by a plumbing problem. This is poverty.

Sometimes we ask "What gives your family strength?"

Most families tell us their faith and their love for one another hold them together. I think of a timid brunette who left domestic violence and endured a horrible custody dispute in order to give her son a chance at something different. (And today she's making it!) I see an energetic young woman who is wildly succeeding in school even though her siblings now see her as "different" and are distant with her. I think of a grandfather who cried as he faced the reality of losing his grandson when his daughter went to prison and the estranged biological father showed up to collect the children. The following week the grandfather bravely drove into town to take his four-year-old grandson to breakfast . . . not knowing what would happen. In that instance it worked out. Goodbye wasn't permanent.

As a manager, it's easy to think of poverty as a social issue or a socio-economic category. The face of poverty, however, is something entirely different. It is Jessie

and Pamela and Carl and that brave grandfather. Working with poverty as an issue is one thing; working with a family who has no money is another. So my final question is for the social workers in the Head Start program.

"How do you keep doing this? What gives you strength?"

The answers are remarkably similar to the answers the families give.

- "I think it's important to have some sense of a power greater than me, and with whom I can leave the problems I encounter in a given day."
- "I figure I can offer a relationship and somehow that might make a difference. Even if I can't do anything else."
- "We don't know what difference we've made. Sometimes all we're doing is planting the seeds and someone else will come along and give it some water and eventually something will change. We might never know the end result, but we're still part of the change."

—Liz Moore is the Family and Community Partnerships Manager with the Rocky Mountain Development Council Head Start Program in Helena.

Head Start serves three and four year old age children of all abilities and disabilities. Income guidelines apply.

All Head Start programs in Montana are currently recruiting for fall 2006. For information on a program near you go to www.headstartmt.org.

Homeless Families in Montana

—Sherrie Downing

Homeless Families

The Worcester Family Research Project is a longitudinal, case-control study of sheltered homeless and low-income housed families and their dependent children. This study yielded some disturbing findings about homeless mothers and their housed, low-income counterparts.

— 92% of the homeless and 82% of the housed mothers had experienced severe physical and/or sexual assaults.

— More than 40% in both groups were sexually molested as children.

— By the age of 12, 60% had been severely physically or sexually abused.

— More than 40% of homeless and housed low-income mothers have had a major depressive disorder (twice the rate of the general female population).

Source: National Center on Family Homelessness,
familyhomelessness.org.

Homeless: The state or condition of being without permanent housing, including living on the streets, staying in a shelter, mission, abandoned buildings, or vehicles or other unstable or non-permanent situation. An individual or family may also be considered to be homeless if that person is doubled- or tripled-up. (Definition consistent with McKinney Vento and Health Care for the Homeless definitions)

We've all seen homeless persons, and we've probably seen them recently—on the streets, at the public library, standing outside emergency shelters. We don't often see homeless families on the streets, but they are among us: they are Montana's hidden homeless. Many of them are young children. One of the most tragic parts of homeless children's lives is their loss of education. Many repeat grades, never learn to read, drop out, all because they had no safe, stable place to call home.

Statewide, volunteers administer an annual point-in-time Survey of the Homeless sponsored by the Intergovernmental Human Services Bureau. The survey is delivered in Montana's largest population centers. On night of January 31, 2006, volunteers identified a total of 2,311 homeless persons. These included 384 unduplicated homeless heads of families. Together they accounted for 705 additional members, 236 of whom were children under the age of six. This is particularly alarming because homeless families are difficult to locate and to count.

The people who are homeless in Montana are not strangers: the majority have been in the community for at least two years. Becoming homeless in Montana doesn't necessarily come down to lack of effort, either. In 2006, approximately 40 percent of the homeless families with children surveyed were employed either part or full time. Eviction, car problems and lost jobs or no job skills were together the most frequent causes of homelessness among homeless families with children. That shouldn't come as a surprise: single mothers with children are among the most impoverished people in our state: 58.5 percent of Montana's female householders who had children under age 5 lived in poverty at the time of the 2000 Census; one in five Montana children were living in families with incomes below federal poverty levels (National Center for Children in Poverty).

Homelessness is an extremely complicated issue caused—and sustained—by

some of the thorniest problems of our times. Lack of low-income housing, lack of access to mainstream services, addiction, mental illness, co-occurring disorders, physical disability, domestic violence, lack of education, lack of the skills needed to access living wage jobs . . . any of these issues are difficult in and of themselves. When an individual is forced to deal with many of them simultaneously, it is easy to land on the street. Homelessness—and the issues that contribute to it—is coupled with shame, stigma and profound isolation. Many of those who find themselves homeless do not have the knowledge, skills or resources to seek out the very assistance that could help them regain stability.

In the aftermath of Hurricane Katrina, thousands of Montanans stepped forward to help the newly homeless. They opened their hearts and their wallets, offering everything from cars and homes to cash and diapers. Hundreds went to Louisiana to lend a hand in any way they could. Governor Schweitzer stepped forward to offer safe haven to 500 of those left homeless, safe haven that included beds, jobs, health care, food and the foundation needed to rebuild lives. This is no surprise. Our state is home to generous, can-do people, people with a strong reputation for offering a hand-up to a neighbor in need. What we must not forget is that the same kind of hunger and want that bubbled to the surface in the aftermath of a Louisiana hurricane are with us every day. If Montana experienced a cataclysmic disaster and had to be evacuated tomorrow, these are the people the world would see. It's time to do the right thing, to join hands and open our hearts for those left behind . . . right here in Montana.

The Montana Council on Homelessness, originally established by Executive Order in 2004, has begun the process of making overarching changes to end homelessness in Montana. For more information, visit www.MTCoh.org or e-mail Sherrie Downing, Coordinator of the Montana Council on Homelessness at Sherrie@MTCoh.org. For more information on the 2006 Survey of the Homeless, see: www.nth-degree.com/mthomeless/

What if . . .

—Patricia Flynn

W

hat if we could end chronic homelessness in Montana? What if every Montanan had a place to call home? That is exactly what the federal government is asking of us and every other state in the nation. The difference is that here in Montana, it is a realistic goal.

Homelessness is all around us. In Billings, Mary has a new home. Her old one was flooded out during a recent rainstorm. Her new home . . . a flat screen television box from the local rent-to-own store. Mary's home is portable, she picks it up before the rest of the city awakens every morning and places it behind the police station where Mary knows that it will be safe for the day. She carries her worldly possessions with her . . . In a 33 gallon Hefty garbage bag. At night, Mary goes home to her cardboard box.

I was recently in Missoula where I saw a man in green walking with his worldly possessions down Brooks. I hadn't been to Missoula in two years. The same man was walking the streets of Brooks and Higgins then, too.

Mary and the man in green are the visible homeless. What about the less visible? The woman working behind the counter at your local McDonalds may be homeless, as might the person cleaning rooms at the Holiday Inn or the Wal-Mart greeter. Many of the homeless in Montana are employed either part- or full-time. Some live in our local shelters—in fact, I know one man who has lived in the shelter for two years!

How many of us, in our nice warm beds, worry that if we do not cling to our possessions, very tightly, they may be gone by morning? This is a common occurrence for many of the homeless. What a scary way to live, to go to sleep with these thoughts every night!

So . . . what if we could end chronic homelessness in Montana? The numbers are relatively small. We have our meetings and our committees; we invite all of the “professionals,” and talk about what to do. We have discussions on how to explain homelessness to the public. But when we get right down to it, we need to recognize that many among the chronically

homeless are dealing with multiple obstacles that go far beyond lacking a roof over their heads. The majority are disabled—physically or mentally. Many struggle with co-occurring substance abuse and mental health issues. Many do not have the education or training they need to secure living wage jobs. They're not a very glamorous group. But when you hear people say things like, “If they would just pull themselves up by their bootstraps,” or “If they would just go to work,” remember that many of Montana's homeless do pull themselves up by their bootstraps every day, then go to their minimum wage jobs.

I began to think of the “what ifs” and this is what I came up with. Statistics say that if a person is provided with a key and a place to call home, and provided with the services specifically and individually needed, s/he will be able to stabilize and eventually become a productive citizen.

This would lessen the burden for our law enforcement agencies, hospital emergency rooms and welfare offices.

Give the homeless a key . . . and hope. Can you imagine? Solve this, and Montana would be the envy of the United States and the world. When good people put their heads (and hearts) together, marvelous things happen.

In the mean time, contact your mayor, county commissioner, or legislator to find out what is being done in your city and our state to end this tragic and needless condition. Get involved! We can do this together.

Patricia (Trish) Flynn works with Rimrock Foundation as the liaison with the Yellowstone County Family Drug Treatment Court. She can be reached at: pflynn@rimrock.org

Chronic Homelessness: An unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more, or has had at least four episodes of homelessness in the past three years.

On January 31, 2006, volunteers administering Montana's Survey of the Homeless sponsored by the Intergovernmental Human Services Bureau identified 164 persons who met the definition of chronically homeless.



The Growing Problem of Hunger

—Minkie Medora

—The poor and hungry are largely a hidden population. Many feel responsible for their situation, even though for most, not having enough money for food is neither a matter of choice nor personal failure.



There is hunger in Montana and the problem is growing. Currently, there are over 47,000 hungry families in our state. These are families with children, pregnant women, seniors, people with disabilities or chronic disease and single adults. Hungry people are not sure how long their food will last, or when they will have enough money for their next meal. Being hungry takes a huge mental and emotional toll and leads to despair for children and adults alike.

Hunger is a symptom of poverty, and the food budget may be the only place where there is some flexibility for those in poverty. When someone is hungry, it usually means that all of the limited resources available have been used to cover rent, heating bills, gas for the car, medical bills, child care and other critical needs that could not wait. When someone is laid off or work hours are reduced . . . when a single parent has to miss work to take care of a sick child and the paycheck goes down while medical bills go up . . . when the family car will not work until the engine is replaced . . . or when there is divorce or death in the family, people in poverty fall into crisis, while those hovering on the edge of self sufficiency can fall into poverty.

The U.S. Census Bureau measures *food security* each year. Food security is the ability to access food in a consistent, socially acceptable manner to meet the family's nutritional needs. It means that the family does not have to seek emergency food sources like food banks and soup kitchens. When a family or person cannot access enough food on a regular basis, they are either considered *food insecure* or *hungry*. In food-insecure families with children, adults may buy food of lesser nutritional quality, go without food or skip meals to ensure that there is enough for the children to eat. In severe cases, there is not enough food even for the children. In 2005, 12.2 percent of the people in Montana were food insecure, and of these, 4.7 percent were severely hungry.

Many Montanans participate in excellent public food programs such as the Food

Stamp Program, the School Nutrition Programs, WIC (a special supplemental nutrition program for Women, Infants and Children), senior nutrition programs and others. The Montana Food Bank Network (MFBN), which helps provide food to agencies around the state, has seen a dramatic increase in the demand for food. Food banks, pantries and kitchens do their best to provide, but a food box lasts only two to four days and does not always provide the nutrition a family needs. And while participation in these programs continues to rise, hunger is increasing in Montana.

Food insecurity leads to difficult food choices. Those in poverty are very concerned about their health but are still at higher risk for diabetes, heart disease and obesity. Parents who are working more than one job often don't have enough time to prepare food and may resort to food with less nutrition and more calories. While nutrition suffers, overweight and obesity have become serious problems for adults and children.

In 2004, the MFBN studied 342 clients from seven food banks to find out the reasons people need emergency food. Our study showed that low wages and fixed incomes were a major reason. Other critical reasons were the costs of housing, medical and utility bills, childcare and transportation. Many families were unemployed and seeking (but not finding) work that would provide a living wage. Many respondents were disabled. Others were not eligible for public assistance. These same reasons were found in a second study on hunger in 2005.

Until working people can earn a living wage and those living at poverty gain access to basic support services, hunger will continue to grow in Montana. With it will come continued and serious health problems for those in poverty.

—Minkie Medora is a member of the Food Policy Council, and the Board of Directors of the Montana Food Bank Network.

In 1999 the Montana Food Bank Network (MFBN) included 124 agencies that experienced 353,468 client visits. In 2004 MFBN included 148 agencies that experienced 772,685 client visits.

Employment among food bank clients:

— In 2004: 44% were employed

— In 2005: 57% were employed.

In the 2004 and 2006 studies of clients seven Montana food banks:

— More than 80% came several times a year for food

— 41% had gone without food or skipped meals

— Almost half were also getting food stamps

Charity is not the solution for chronic and persistent hunger.

Overcoming Poverty: *the Joseph Residence*

—Lew Procacci

—The Joseph Residence is a 16-unit, long-term transitional housing facility with supportive services. It serves formerly homeless families, and was built by the Missoula Housing Authority.

Danielle Bird works at the new Joseph Residence at Maclay Commons in Missoula. Danielle's goal is to empower Joseph Residence families to overcome whatever obstacles they may be facing—mental health issues, substance or domestic abuse, unemployment, under-education—and get them on their feet as quickly as possible. She knows it's possible because she's been where they've been.

After moving to Missoula ten years ago with two young boys, after sleeping outside as long as sixty days at a time, after short stays at the Poverello Center and the YWCA, Danielle has earned her B.A. in English and her M.A. in History with a focus on poverty from the University of Montana. Along the way, she received help through the Office of Public Assistance. She has also received help with housing and a growing savings account from the Missoula Housing Authority's Family Self-Sufficiency (FSS) Program (see sidebar).

Danielle insists it was this group effort that led to her success: "It's not a journey I took alone when I did it—now I can be one of those people who help others overcome poverty." She's doing just that, by helping 16 families with a variety of programs and services. There are parenting classes and play groups; art, science and nature classes; cooking class every Friday afternoon; weekly visits from a Missoula City-County Health department nurse, weekly babysitting, and weekly tutoring. A reading group meets twice weekly. Ongoing life skills classes give parents the confidence they need to help their families grow up and out of poverty.

After going through a rigorous intake process co-conducted by the Missoula Housing Authority (MHA) and its service contractor, the Poverello Center, residents move into the brand-new, wholly furnished apartments. There are eight two-bedroom and eight three-bedroom units. Families are required to do weekly chores, meet with one of the Poverello case managers at least once a week, and attend life skills and parenting classes as dictated by their individual supportive services program.

The Brown* family is being helped by the program: Matthew, the dad, will be studying web design at the College of Technology in the fall; mom Susie is currently enrolled in beauty school; and two children—Matt, Jr., 7, and Holly, 6, attend Rattlesnake Elementary. The Browns are one of the "original" families, having leased up February 6, the opening day for the new facility. Mark credits the new residence for giving him immediate access to services, and for increasing his family's safety. "Being here has sped up the process of enrolling at the College of Technology," he says. "With the separate kitchen and separate showers, it's a good living situation, more privacy for everyone. It's helped us have stability and get things in order." Mark also sees improved behavior from his children since moving into the new Joseph residence at Maclay Commons.

Danielle agrees with Mark, adding that the new facility is also built in such a way as to encourage camaraderie. The apartments are lined up facing each other, eight on each side of a pedestrian scaled street, with only one entrance and exit. "Our residents know each other," she says.

With that knowledge come security and accountability, two items that are crucial for residents as they approach the giant challenge of overcoming poverty. The rules of the Poverello's Joseph Residence program at Maclay Commons are strict—a no alcohol and drug use policy, weekly inspections of units, a 10 p.m. weeknight curfew and limited guests. Even so, Danielle says that within this framework "families are given a good amount of freedom. We want to encourage individual self sufficiency. It's the only way these families will succeed."

After all, she knows firsthand that with a lot of hard work, and with a lot of support, overcoming poverty can be accomplished. The Missoula Housing Authority is pleased and honored to be associated with these families as they work to improve their lives.

—Lew Procacci works for the Missoula Housing Authority. He can be reached at lprocacci@missoulahousing.org.

The Family Self Sufficiency (FSS) program helps MHA residents achieve success by meeting frequently over a 5-year time period to set goals and monitor progress toward those goals. As goals are achieved (e.g., paying down debt, enrolling in school, finding employment), participants increase their confidence, life skills, and, in many cases, their income. As income increases, so does rent. People in FSS this increased amount gets matched by HUD and placed in a special escrow account that builds up over time. Current participants have an average of \$1,200 saved, and the biggest earners had over \$20,000 when they left the program! In addition, participants can access this account to pay for emergencies like car repairs. To learn more, contact FSS Specialist Rebecca Stancil at 549-4113 x108.

The Missoula Housing Authority is helping combat poverty in Montana with two additional facilities: the **Uptown Apartments**, 14 Single Room Occupancy units for formerly homeless individuals, and the **Valor House**, 17 one-bedroom apartments for formerly homeless U.S. veterans.

*names have been changed

Hope for Montana: Community Action Agencies

—Bob Buzzas



Walk through just about any neighborhood in Montana and you're likely to see the work of a Community Action Agency (CAA). Created by Congress in 1964 to fight the war on poverty, there are now over 1,000 Community Action Agencies across the country.

There are ten regional CAAs in Montana, and while known by different names, they are commonly referred to as Human Resource Development Councils (HRDCs). Together they share a commitment to address poverty by creating opportunities, building communities and serving families.

HRDCs are community-based, non-profit organizations governed by local volunteer boards consisting of public officials, private sector representatives and low-income people. The unique board composition was adopted to ensure that each community identifies local needs and strategies. While every agency has a different mix of programs, altogether, they provide over 210 programs, including: case management and referral services; emergency food and shelter; heating assistance and weatherization; Head Start; affordable housing; employment and training services; economic and community development, family self-sufficiency; programs for children, youth and seniors; and home health care.

Creating Opportunities

Since 1964, Montana's HRDCs have implemented an ever-changing mix of federally funded programs. Today, the ten agencies administer \$32.5 million in such federal programs as Low-Income Home Energy Assistance Program (LIHEAP), Weatherization, Workforce Investment Act, and Section 8 Housing, to name a few. They also partner with well over a hundred other programs across the state, all with the intention of bringing a complex mix of services to bear on helping a family or individual attain self-sufficiency.

HRDCs also create programs to address unmet needs. Examples of independent organizations started by HRDCs include the Montana Conservation Corps,

Capital Opportunities Health Care, Inc., Energy Share and the Montana Continuum of Care Coalition for the Homeless.

Building Communities

HRDCs use a broad range of strategies and a comprehensive approach to address the needs of families and the community. Partnerships with businesses and local governments are a vital part of the HRDCs' commitment to encouraging economic growth and improving community infrastructure. This has resulted in the new construction or rehabilitation of affordable housing, Head Start classrooms, community centers and office space. HRDCs promote and sponsor first-time home buyer opportunities, administer micro-business loan programs, conduct business skills classes, improve the job skills pool, care for the elderly and emergency shelter and transitional housing for the homeless.

Serving Families

Comprehensive, family-focused case management helps families through crises as well as to achieve long-term stability. Families in crisis often need a combination of temporary emergency assistance, child care, counseling and referral. Many need primary health care, but lack insurance. HRDCs refer individuals for the assistance they need or provide it directly in order to help overcome an immediate crisis and to initiate the process of planning for a better future. Adults are offered family literacy and GED education. Many agencies even provide transportation and child care to help adults access services and to ultimately find and keep gainful employment.

As low-income families regain financial balance and stability, they are helped to achieve the dream of home ownership through first time home buyers courses, mutual self-help housing programs, asset building, agency sponsored housing projects and other programs.

—Bob Buzzas is the Coordinator for the Montana Continuum of Care Coalition.

For information on Montana's CAAs, visit: www.dphhs.mt.gov/contactus/satelliteoffices/dphhsaffiliatedoffice/location.shtml

Grandparents Raising Grandchildren

Montana's first Grandparents Raising Grandchildren Conference will be held in Great Falls at the College of Technology on June 10th and in Billings at MSU on June 17th. The goal is to provide education about the unique issues and challenges faced by these families.

Workshops and panel discussions will offer information about topics such as: childhood diseases and health, financial and legal services and family structure changes. There will also be presentations on issues involving family changes, health and nutrition, financial matters, tribal and state legal concerns, issues surrounding addiction and public resources.

The conferences are sponsored by the Grandparents Raising Grandchildren Project and the Montana Extension Service.

For more information, call Fonda or Shayna at 406-994-3395, e-mail grg@montana.edu, or visit www.montana.edu/wwwhd/grg/index.

Fighting Poverty: *Head Start and Early Head Start*

—Christy Hill-Larson

—Head Start and Early Head Start serve Montana's poorest and most at-risk children and families. For more than 40 years these programs have provided comprehensive services that enhance school readiness and future success.



Head Start has been serving low-income children and families for 40 years, starting in 1965 with President Johnson's War on Poverty. The program was designed to help break the cycle of poverty by delivering high-quality services to foster healthy development among low-income preschool children. In the mid 90s, Early Head Start began serving pregnant women and children from birth to three years old. Head Start (HS) and Early Head Start (EHS) provide a range of individualized services in the areas of education, early childhood development, nutrition, medical, dental and mental health services and parental involvement. All services are responsive and appropriate to the individual child's developmental language, ethnic and cultural experience. Ultimately, these services promote school readiness.

Montana has twenty Head Start programs and eight Early Head Start programs serving over 4,500 young children and their direct families. Programs operate locally with direct federal grants. All programs follow Head Start Performance Standards, which are key regulations that set the guidelines and standards for quality HS/EHS programs. Each grantee develops community partners in support of delivering comprehensive services.

Head Start recognizes that children in poverty have distinct needs and that an effective educational approach must be designed to meet those needs. The Head Start method of helping Montana's poorest children is a reliable system that recognizes the connections among a child's physical, social, emotional and cognitive development. For children living in poverty, one or more of those developmental domains is often neglected. Without early intervention, a child who is hungry, has a physical or mental disability, needs medical attention, dental care or is experiencing social and emotional difficulties cannot enter the public school system ready to learn. A parent who enrolls a child in a HS/EHS program can

count on getting services and support necessary to meet the needs of the whole child.

HS and EHS programs assist parents in finding "medical and dental homes" so that their children's health needs are properly identified. If necessary, the programs assist with planning strategies to ensure that families have access to health care providers and resources. Classroom experiences and other developmentally appropriate educational opportunities foster cognitive growth. Each program uses a curriculum that emphasizes and promotes language and literacy, science, problem solving, physical development, social and emotional development, number skills, nutrition and the creative arts. Within the classroom setting, a variety of techniques are used to meet an individual child's needs. These might include developmental screening tools, observation, ongoing assessment and conferences with parents.

Head Start programs have a very strong parent component, working to build relationships and provide opportunities for parental involvement during the time a child is enrolled in the program . . . and sometimes beyond. HS/ESH help families access services, either directly or through referrals to community resources. Staff members work with parents to build family partnership agreements that identify personal and family goals, responsibilities and strategies for achieving those goals.

A range of services are available to help parents develop better parenting skills, to achieve their own educational and career goals, and to be active partners in their children's education.

—Christy Hill-Larson is the Montana Head Start Collaboration Director. She can be reached at 444-7067 or by e-mail at CHill-Larson@mt.gov.

Great Resources

- **Head Start and Early Head Start:**
www.headstartmt.org
- **Poverty Guidelines, Research and Measurement:**
aspe.hhs.gov/poverty/
- **Northwest Area Foundation:**
www.nwaf.org/
- **National Center for Children in Poverty:**
www.nccp.org
- **Prevention Resource Center:**
www.prevention.mt.gov
- **2006 Survey of the Homeless in Montana:**
www.nth-degree.com/mthomeless
- **The University of Montana Rural Institute:**
<http://ruralinstitute.umt.edu>
- **State of Montana:**
<http://mt.gov>
- **Montana Quick Facts:**
<http://quickfacts.census.gov/qfd/states/30000.html>
- **Prevention Needs Assessment:**
www.prevention.mt.gov/pna/default.asp
- **Montana's Community Action Agencies**
www.dphhs.mt.gov/contactus/satelliteoffices/dphhsaffiliatedofficelocation.shtml

Working for Equality and Economic Liberation

—Mary Caferro



WEEL (Working for Equality and Economic Liberation) is a grassroots, economic and social justice organization that works through advocacy, action, and education to eradicate the myths, stereotypes, and stigma so harmful to low-income families. Our priority is to ensure that those most affected by poverty are engaged in civic and democratic processes, from voting to policy creation and implementation.

WEEL members believe that economic justice is a basic human right as recognized in the Universal Declaration of Human Rights. Economic and social justice do not have clear divisions. When social injustices exist, economic injustices follow. This means disproportionate access to healthcare, housing, fair wages, credit, assets, education and civic engagement. WEEL redefines political issues by raising awareness of basic human needs through members' voices. The politics of poverty must turn from a discussion about numbers to a compassionate conversation about people.

Since inception in 1996, WEEL has provided direct advocacy for low-income people to assist them in navigating the social safety net. WEEL uses a self-empowerment model of advocacy, providing the information and support individuals need

to successfully advocate for themselves. The organization encourages peer advocacy wherever possible, then goes on to connect advocacy and systems change.

Once a family's crisis is overcome, folks often get involved in WEEL's solution-based process, bridging their own experience to the creation of positive, compassionate social policy. Many of the organization's leaders first made contact with WEEL while seeking advocacy.

WEEL weaves civic engagement into everything it does, providing members with leadership development opportunities, organizer trainings, and opportunities to become decision-makers. Members serve on numerous state policy councils, and five have run for elected office, including three former TANF parents. WEEL members have also been elected to school boards and the Montana State Legislature. WEEL's former director, Kate Kahan, was recruited by Senator Baucus to staff the U.S. Senate Finance Committee because of her outstanding work on welfare policy issues at the national level. In addition to advocacy and leadership development, another important piece of WEEL's work is civic engagement.

As a member of Montana Women Vote (comprised of 9 women's organizations), WEEL helped register and educate 7,300 new voters in 2004. WEEL used grassroots tactics, such as community dinners in low-

income neighborhoods, so that candidates could listen to the concerns of residents. The dinners resulted in a dynamic shift of power from candidate to constituent. Other strategies

included ballot parties and rides to the polls.

WEEL's members are also a regular presence in the hearing rooms at the state Capitol. The most recent legislative successes included expansion of the children's Medicaid and CHIP programs, which provided access to healthcare for thousands of

Montana's children. Additionally, the Parents as Scholars Bill passed. This changed the TANF (Temporary Assistance to Needy Families) requirements to allow TANF parents to count education as a work activity.

WEEL recently initiated its Beyond Poverty-Economic Justice through Economic Development Campaign, which looks at economic development in an inclusive manner. Beyond Poverty recognizes the importance of asset development and access to financial resources as a critical path out of poverty. The Beyond Poverty Campaign was born at a member strategy session in 2005, where members identified key components:

- Asset development and financial literacy through IDA programs;
- At-home infant care; and
- High wage job training connected to Montana industries' labor force development needs.

CHIP In! is a project that works to create healthcare awareness among youth. By providing youth with facts about the current state of healthcare in Montana, they are able to see the inequality that exists, even among children. Youth are given agency in the healthcare debate and have an opportunity for civic engagement through fundraising for the state CHIP program. This creates financial sustainability as well as media attention on the CHIP program, making continuing legislative funding more likely. Finally, CHIP In! creates long term sustainability by engaging students in healthcare dialog so that they may grow up with the belief that healthcare is a human right.

WEEL is supported through grants and private donations. We are a Montana organization and not affiliated with a national organization. If you would like to learn more or get involved with WEEL please contact us or visit our web site. www.weelempowers.org or call 495-0497.

—Mary Caferro is the Interim Executive Director of WEEL, and a member of the Montana Legislature. She can be reached at: mcaferro@weelempowers.org

Emergencies happen. Your car breaks down a week into a new job. You don't have savings enough to cover the expense. Wanting to be self-sufficient and responsible, you take out a loan. Unfortunately, this unanticipated expense can turn into a mountain of debt with some predatory lending institutions receiving a 500 percent return on loans.

Montana GEAR UP

—Sandy Merdinger

Study after study shows that the higher the level of education an individual achieves, the higher the income level that individual will have. The dilemma is that multiple barriers often prevent students from low-income families the opportunity to pursue postsecondary educations. The barriers are plentiful and difficult to remove. Certainly, the cost of postsecondary education can be prohibitive for a student with little money, but the barriers go far beyond paying for college. Oftentimes, a college-going culture is not part of the student's home life, particularly when the parents have not gone to college themselves. If the student is in an area of high poverty, the school may have a history of high turnover for teachers, counselors and administrators. Although this certainly isn't the case for all schools in low income areas, it is not unusual to find high turnover coupled with lower expectations and fewer academic enrichment opportunities for students.

GEAR UP's three goals provide the framework for the delivery of programmatic services:

- 1. early college and career awareness;**
- 2. financial aid awareness, planning, and scholarships; and**
- 3. improved academic support and rigor.**

In recognition of the lack of opportunities for low-income students, Congress passed the *Gaining Early Awareness and Readiness for Undergraduate Programs* (GEAR UP) in 1998. The U.S. Department of Education awarded its first round of grants in 1999 to states and partnerships of colleges and public school districts. The grants were designed to provide the resources to implement programs that would help students from high-poverty areas graduate from high school and attend college. Montana GEAR UP received its first six-year grant in 1999 and is now in the first year of a second six-year \$18 million grant. GEAR UP partnership grants have also been awarded to Salish Kootenai College and Fort Peck Community College.

Montana GEAR UP believes that postsecondary education is possible for all Montana students, regardless of economic background. The program strives to empower students to realize that ambition. Montana GEAR UP brings this message to middle and high schools, students parents and the community. The program serves an entire cohort of students beginning in the seventh grade and follows the cohort through high school. Grant funds are also used to provide college scholarships for GEAR UP students.

To target the integral component of parental involvement in student success, Montana GEAR UP piloted a program during the 2005-06 school year. It was designed to increase the level of parent involvement in GEAR UP schools. The program was based on a best practices model from the Parent Institute for Quality Education based in San Diego. Hardin, Lame Deer and Pryor Public Schools participated. Because the program was so successful, Montana GEAR UP plans to bring the program to other GEAR UP schools in future years.

Montana GEAR UP serves many of Montana's neediest schools. Participation rates for the Free and Reduced Price Lunch Program, a primary indicator of poverty in a school population, is 72.9 percent for Montana GEAR UP schools as compared to the statewide rate of 33.8 percent. Within these schools, Montana GEAR UP works to raise students' aspirations for academic success and ultimate college attendance. This involves academic enrichment opportunities for students as well as professional development offerings for school faculty and staff. GEAR UP strives for systemic change within the school by increasing the expectations of teachers, students and parents.

To learn more about Montana GEAR UP, go to: www.gearup.montana.edu.

—Sandy Merdinger is the Montana GEAR UP Program Director. She can be reached at 444-0317 or by e-mail at smerdinger@oche.montana.edu.

Montana GEAR UP Program Schools

- Arlee School
- Box Elder School
- Browning Middle School
- Charlo School
- Dixon School
- Dodson School
- Dutton/Brady School
- Evergreen School (Kalispell)
- Hardin Middle School
- Harlem School
- Hays/Lodge Pole School
- Heart Butte School
- Lame Deer School
- Lincoln School
- Lodge Grass School
- Marion School
- Nashua School
- Pryor School
- Rocky Boy School
- St. Ignatius Middle School
- St. Regis School
- Trout Creek School
- Vaughn School
- Winnett School

Salish Kootenai College GEAR UP Partnership

- Ronan School
- Two Eagle River School

Fort Peck Community College GEAR UP Partnership

- Barbara Gilligan School (Brockton)
- Frazer School
- Poplar School
- Wolf Point School

Poverty and Legal Needs

—Christine Mandiloff

—Nothing else defines our nation's commitment to equality more than our dedication to ensuring that people can vindicate their rights.
Michael Greco, American Bar Association President

Several organizations in Montana and nationally are working to identify and address the issue of lack of civil legal services for low-income individuals.

Some include:

Montana

Montana Legal Services Association:
www.mtlsa.org

State Bar of Montana:
www.montanabar.org

Montana Justice Foundation:
www.montanabar.org

Montana Supreme Court:
courts.mt.gov/supreme/default.asp

State of Montana Law Library:
courts.mt.gov/library/default.asp

University of Montana School of Law:
www.umt.edu/law

Legal Needs of Low-Income Households in Montana is available at the State Bar of Montana by calling 406.442.7660

National

American Bar Association:
www.abanet.org

Legal Services Corporation:
www.lsc.gov

Brennan Center for Justice:
www.brennancenter.org

National Legal Aid & Defender Association: www.nlada.org

Sargent Shriver National Center on Poverty Law: www.povertylaw.org

Documenting the Justice Gap:
www.lsc.gov/press/pr_detail_T7_R6.php

Unfortunately, the opportunity to pursue one's civil legal rights in the United States justice system is largely dependent on financial status: low-income people are often at a disadvantage. In many cases, an individual's financial problems compound his or her civil legal problems and vice versa. Jane (not her real name) is a person who found this to be true.

Jane has suffered long-term health problems, preventing her from full-time employment. Some years ago, she separated from her husband because he was violent. She had no way to support herself and no means to hire an attorney to help her get a dissolution of marriage. She applied for free legal representation, but there were no resources to help her. She obtained some legal forms and advice about how to complete them and filed the forms herself. She represented herself at the first hearing in her dissolution case; her ex-husband was represented by a private attorney. Although the court ordered her ex-husband to pay her a sum of money to help her get back on her feet, he has failed to do so and has filed legal pleadings that have complicated the case. Jane applied for Social Security disability benefits about two and a half years ago but is still waiting for a decision on whether or not she will receive them. Her high hopes for a new, happy, violence-free life have dimmed as her struggle against poverty and legal problems has continued.

One bright spot in Jane's struggle was that she eventually obtained free legal representation for her dissolution and Social Security benefits cases. Unfortunately, getting that assistance has taken substantial amounts of time and persistence. Further, her attorneys also help multiple low-income people, meaning that their time for her is thin. The legal assistance helps, but Jane's situation remains precarious. She has been without a steady source of income for a long time and is forced to rely on others to survive. Her lack of basic necessities

complicates her legal cases. For example, she has no vehicle and no money to pay for transportation, so getting to appointments is difficult. Although thankful for the assistance she has received, her poverty and legal needs make it very hard. "It's still a battle," she said.

Jane's situation is not unique. The combined problem of poverty and unmet civil legal needs is rampant in the United States. Documenting the Justice Gap (2005) by the Legal Services Corporation (LSC) showed that at least 80 percent of the civil legal needs of low-income Americans are not being met. The study also demonstrated that due to lack of resources, LSC-funded legal services programs are unable to assist at least 50 percent of all eligible individuals seeking assistance. The numbers may be low. The assumption is that the study vastly under-reports the problem, and did not analyze the numbers of those seeking assistance from legal programs not funded by LSC. Additionally, the analysis was completed prior to Hurricane Katrina, which is estimated to have created a legal quagmire for tens of thousands of low-income people.

Montanans are far from immune from the problems of poverty and unmet civil legal needs. According to the U.S. Census Bureau, approximately 14.3 percent of Montana's population lived in poverty in 2004. According to a study released in 2005, many were or had been in need of some form of civil legal assistance. Legal Needs of Low-Income Households in Montana revealed an excess of 200,000 cases per year where no civil legal assistance is available for low-income individuals. According to the study, low-income households reported an average of 3.47 legal problems per year. Some sort of help provided by attorneys happened only 16.4 percent of the time.

—Christine Mandiloff is a Technical Legal Assistance Attorney with the Montana Legal Services Association. She can be reached at 406.442.9830 extension 18 or 1-800-666-6124.

Paint the State

There is a great new opportunity on the horizon for teens to get creative.

Organizers of the Montana Meth Project have announced more than \$300,000 in prize money will be awarded as part of a statewide poster design contest for teens. The contest, called "Paint the State," is a public art competition and a community action program to raise awareness about the dangers of methamphetamine use. The contest is open to teens between the ages of 13 and 18, it includes \$6,000 in cash prizes awarded in each of the state's 56 counties. First-place winners from each county will compete for a statewide grand prize of \$10,000. Project officials said PPL Montana and Blue Cross Blue Shield of Montana have contributed \$250,000 and \$100,000 respectively to support the contest. The Montana Meth Project is underwritten largely by software billionaire and part-time Montana resident Thomas Siebel. The project's gritty advertisements dominate billboards, radio, television and print in the state.

"Support for the Montana Meth Project has been overwhelming," Siebel said Monday. "Since launching the program in September, teens and communities across the state have been asking for a way to get involved. Paint the State gives the people of Montana a chance to make a difference."

The artwork will be judged by local county commissioners on the meth prevention message, artistic merit and public visibility. The registration deadline is June 15 and winners will be announced Aug. 9.

This contest is all about creativity. Here are few examples, but teens are encouraged to come up with their own ideas.

- A painting or drawing on the side of a barn, a grain elevator or a storefront window.
- A graphic in colored chalk on a sidewalk or side of a building.
- A wood or metal sculpture visible from the roadway.
- A painted vehicle on the roadway.
- A landscape or image created with plants or other natural materials, clearly visible from an airplane.

For more information and rules:
www.paintthestate.org.

VISTA!

AmeriCorps*VISTA (Volunteers in Service to America) provides full-time members to nonprofit, faith-based, and other community organizations and public agencies to create and expand programs that ultimately bring low-income individuals and communities out of poverty. Since 1965, more than 140,000 Americans served through VISTA. Today, nearly 6,000 AmeriCorps*VISTA members serve throughout the country—working to fight illiteracy, improve health services, create businesses, increase housing opportunities, bridge the digital divide, and strengthen the capacity of community organizations.

Here in Montana, more than 70 VISTAs live and serve in communities across the state with programs coordinated by the Prevention Resource Center, Montana Campus Compact, Communities in Action, and Montana Legal Services. The Prevention

Resource Center (PRC) is one of the largest VISTA projects in the state, placing an average of 30 VISTAs each year with groups like Big Brothers Big Sisters, the Boys and Girls Club, the Montana Tobacco Use Prevention Program, and the Missoula Youth Forum.

During their year of service, VISTAs take an active role in the community building process, leverage human, financial, and material resources to increase the capacity of low-income communities, and create sustainable programs that empower Montanans to improve the conditions of their own lives.

For more information, contact Stephanie Knisley or Athena Schritz, VISTA Leaders, at the Prevention Resource Center at 444-3925.



Montana Prevention Coalition Directory

Have you ever wondered who else is doing similar work to you in your community? Well wonder no more—the Prevention Resource Center is proud to announce the newest addition to their website, the Montana Prevention Coalition Directory.

In partnership with the Montana National Guard Drug Demand Reduction Program (DDRP), the PRC has developed this online, statewide coalition directory.

With this directory, you can see what groups are working on prevention in your community, and around the state!

The directory allows for online updating and submission of new coalitions.

Take a look, submit your coalition, and then pass the word on to others who should have their coalitions listed or could use this tool.

Check it out online at: <http://prevention.mt.gov/resource/coalitions>

Providing for Montana's Last and Least

—Major Robinson, Governor's Office of Economic Development

—Economic Development, as defined by the Cornell Methodology Guide, is typically measured in terms of jobs and income, but also includes improvements in human development, education, health, choice and environmental stability.

Economic prosperity will exist in Montana when all of the faces of Montana are represented in the circle of opportunity including those living in poverty—Montana's last and least.

In order to address economic disparities across Montana, we must first assess the declining population experienced in our rural central and eastern communities. Recent studies by the Department of Labor and Industry suggest that Montana's rural residents are departing central and eastern Montana. This is not the case with Montana's seven Tribal reservations. In fact, our tribes are experiencing an increase in population while suffering the highest levels of unemployed and discouraged workers in some of the largest pockets of poverty.

Terms such as "rural" do not accurately paint the picture of the sporadic infrastructure, gravel roads and sparse communities that dot our vast Montana landscape. Only two of our most populous counties—Yellowstone and Missoula—do not meet the Census Bureau's classification for either rural or frontier. The more accurate description of Montana's population status is frontier. This also describes the socio-economic disparity of much of Montana—depressed incomes, aging and declining populations, decreased opportunities, and reliance on federal subsidies.

As pioneers we must rely on our most precious assets, our land and our human capital. We must begin to develop our rich natural resources for the hope and prosperity of the next generation. Some solutions will arise from Governor Schweitzer's renewable energy initiative, which points to the facts that Montana is resource-ready and poised to become the nation's leader in alternative energy development.

The Governor's alternative energy vision for Montana received a significant boost when Montana was awarded the US Department of Labor's Workforce Innovation in Regional Economic Development (WIRED) grant. The WIRED Initiative

will inject \$15 million over three years into 32 rural counties and six Indian reservations across central and eastern Montana. This will effectively spur the evolution of alternative energy development, which includes, but is not limited to, bio-diesel, bio-lubricants, bio-meal (feed), wind and coal.

The \$15 million is essentially seed money that will be coupled with other private and public funding sources, which can include private foundation and public program dollars designated for the intent of reducing poverty within the WIRED region. Collaborative funding such as this can be utilized to enhance existing businesses in the 32 county region, as well as develop new businesses in the bio-diesel, bio-lubricant and bio-products industry. In turn, these businesses will be creating new jobs and providing training for a variety of individuals sometimes with the cooperation of 2 year colleges located in the WIRED region.

With the WIRED Initiative, Governor Schweitzer challenges Montana's citizens to draw upon the spirits of the first homesteaders and the first Americans (Indian Nations) to tap into the rich resources of central and eastern Montana and reap the benefits of healthy alternative crops, harness the massive winds across our great plains, and liquefy the coal beneath our feet.

The vision for a self-sustaining, financially stable, vibrant economy can occur in central and eastern Montana. Montana's WIRED Initiative reinforces that families, farms and livelihoods need not decline. It is a policy that includes high-skill, high-wage jobs for all Montanans—a chair at the table of prosperity—revitalizing improvements in human development, education, health and most importantly, choice.

—Major Robinson (Northern Cheyenne) serves as a Senior Economic Development Specialist in Governor Schweitzer's Office of Economic Opportunity. He also serves on the Executive Team of Governor's American Indian Nation (GAIN) Council. Robinson is a co-founder of Montana Tribal Tourism Alliance and The People's Partners for Community Development, both Indian economic development organizations in Montana.

In 2004, Montana's per capita personal income (PCPI) was \$26,857, ranked 45th in the United States and was 81% of the national average of \$32,937. Per capita personal income is total income divided by total population. The 2004 PCPI reflected an increase of 4.0% from 2003, compared to the national increase of 4.2%. Since 2000, Montana's PCPI has increased an average of 4.2% annually. Montana's PCPI has ranked below 40th since 1984.

http://housing.mt.gov/Includes/CP/Word/CP_E&D-Vol-I.doc

In general, the state has increased its production of goods and services except for the mid to latter 1980's. Since 1997, Montana's real Gross State Product (GSP) has increased an average of 3.0% per year. The increases in 2003 (3.9%) and 2004 (4.9%) were the highest over the past 8 years. Source: Economic and Demographic Analysis of Montana. Department of Commerce. January 2006. http://housing.mt.gov/Includes/CP/Word/CP_E&D-Vol-I.doc

Workforce Training and Economic Development

—Sheila Hogan



he Local Effort

Job training and education are vitally important to welfare recipients and low-skilled workers if they are to achieve long-term success in the job market, thereby leaving welfare and other support programs for good. Low-wage, entry-level jobs will not assure long-term success for those leaving welfare. The “welfare leaver” must also have the ability to rise quickly in the job market. This can best be achieved by providing skills and education targeted to jobs that are—and will be—available in the community. In other words, job-training programs must be at the heart of planning for economic development, and there must be links between the individuals acquiring skills and the available jobs once they complete training.

The Career Training Institute and Business Resource Center (CTI), a private non-profit community-based organization in Helena, Montana, was founded in 1983 to provide women in the community access to employment and training programs. CTI provides internal (on-site) and external (communitywide) training, and meets other special needs of women. In addition to a wide menu of job training services for entry into higher-skilled jobs with employer-assisted benefits, CTI provides a means to gain quality business skills to women business owners or those interested in starting a small business.

CTI services have expanded throughout the years to meet the changing needs of Helena area job seekers. CTI serves individuals from Lewis and Clark, Broadwater, Jefferson and Meagher counties in and around a geographic center of Helena. Program objectives include providing individuals seeking self-sufficiency with options, including self-employment and other entrepreneurial opportunities.

Currently, CTI operates several programs for women including a Displaced Homemaker Program, Workforce Investment Act Adult and Youth programs, Carl D. Perkins programs for women in nontraditional occupations, Welfare-to-Work employment and training programs, HUD

job training and family investment center programs, the SBA Women’s Business Center and Online Women’s Business Opportunities (OWBO) program, and the Montana Welfare Reform work component employment and training program. When clients enroll in programs at the Career Training Institute, the objective is to find the best possible resolution for each one, based on an individual case management plan.

Government Partners

Governor Brian Schweitzer’s State Workforce Investment Board has set goals to ensure that individuals seeking to manage their career can find immediate access to job training information and high quality employment and training services. The Board further states that Montana businesses need workers to fill the skilled jobs that will be available in coming years. It is the purpose of the Montana Workforce Investment Act programs and the one-stop delivery systems to help facilitate this process. Governor Schweitzer has directed local

job training programs to empower individuals through better integration of services and meaningful labor market information (employment statistics) so that job seekers can make informed choices. This rejuvenated effort will blend economic development with job training and education programs. Those leaving welfare programs will have a real opportunity to find good jobs once they have completed the training needed to ensure long-term self-sufficiency.

The staff and management of CTI understand the need to provide opportunities beyond achieving basic job skills. Value-added training links job seekers to employers who need workers. Jobs that provide good pay and employer-assisted benefits are key to making long-term self-sufficiency a reality rather than so many words on a vision statement.

To meet the specific needs of clients, CTI programs are based on intensive case management. The Manpower Demonstration Research Corporation (MDRC), a national welfare-to-work evaluating agency, has published studies indicating that a mixed strategy of job training and education programs combined with a more individualized approach to client need seem to be the most promising road to economic independence.

Statewide Partners

Programs available through the Career Training Institute operate across the entire state of Montana. The Montana Job Service has twenty-three local offices that provide workforce services for employers and job seekers. The Workforce Investment Act is represented by many different employment and training organizations in each major geographic area. These agencies provide much the same training and partner links to help individuals get workforce training as does CTI.

In order to prevent past failure from recurring, job-training agencies must connect training to the real world of work. The

Career Training Institute of Helena and Montana’s state government initiatives are focused on placing those leaving welfare in jobs that allow their families to become

active members of the community and to look back upon the past as a stepping stone to a brighter future.

—Sheila Hogan is the Executive Director of the Career Training Institute. She can be reached at: sheilah@ctibrc.org.

Visit the Montana Department of Labor and Industry for a statewide directory of agencies and partners in the workforce training business: http://mtjoblink.gov/resources_community.asp

CTI’s vision is to provide services, resources and opportunities for employment and enterprise development, and promote the economic well being of individuals, families and businesses.

Breaking the Cycle of Poverty: *Individual Development Accounts*

—Jeanne Saarinen

Great Resources

There are many active projects across Montana helping provide low-income people with civil legal assistance and information. Projects include, but are not limited to:

— *Montana Legal Services Association HelpLine. Using 1-800-666-6899, eligible low-income individuals can access a number of potential legal services, such as information, advice, brief services, self-help assistance, referrals or direct representation.*

— *MontanaLawHelp.org. The free Web site provides general legal information as well as listings of legal programs and non-legal community organizations that help low- and moderate-income Montana residents.*

— *MontanaProBono.net. The Web site is an online legal community that provides information and resources for pro bono attorneys, legal aid attorneys, and other legal advocates interested in increasing access to justice.*

Increased income alone is not enough to break the cycle of poverty. People escape poverty and achieve wealth by learning how to attain and save assets. Those who save are better able to prepare and look forward to the future. Studies show that attaining asset goals have the added benefits of creating a stable environment for families and children, increasing confidence and community involvement, and decreasing the risk of intergenerational poverty.¹

Individual Development Accounts (IDAs) are emerging as one of the most promising tools to enable low-income families to save, build assets, and enter the financial mainstream. IDAs reward the monthly savings of working-poor families trying to buy a first home, pay for post-secondary education, or start a small business. This incentive is provided through the use of matching funds that typically come from a variety of private and public sources. A participant's savings in an IDA are matched at varying rates (ranging from 1:1 to 8:1), empowering low-income families to build savings toward their asset goal.

According to the *Corporation for Enterprise Development* (CFED), a leader in the IDA and economic development field,

there are currently only five active IDA programs in Montana. This is likely due to the difficulty in finding grant dollars to fund the IDA matching component. The primary funder for IDAs is the U.S.

Department of Health and Human Services Assets for Independence Act (AFI)³.

In order to obtain AFI funds for an IDA program, a grant applicant must come up with a dollar for dollar match. In-kind contributions currently do not count toward this match requirement. Even with the dollar-for-dollar match, it's worth the effort. IDAs make a real impact in addressing poverty. WEEL (Working for Equality and Economic Liberation) and others are working with the Governor's Office seeking support to include IDAs as part of the state's economic development plan. If you are interested in learning more or assisting in these efforts, contact Mary Caferro at WEEL – (406) 495-0497 or mcaferro@weelempowers.org.

The Montana Credit Unions for Community Development is a nonprofit organization that implements programs designed to improve the social and economic well-being of its members through Montana credit unions. Credit unions are not-for-profit financial cooperatives owned by account holders. MCUCD currently administers a First-Time Homebuyer IDA program and a "Montana Students Save for Higher Education" IDA program, and also partners with MT Legal Services Association on their IDA program for survivors of domestic violence.

IDAs help to break the poverty cycle and make it less likely that children living in poverty will raise their children in poverty. They truly make a difference . . . today and for generations to come.

—Jeanne Saarinen is Executive Director of Montana Credit Unions for Community Development. She can be reached at 1-800-745-5546, Extension 131 or jeanne@mcun.org.

IDA programs are critical in Montana, where we rank in the bottom 10 states nationally in a host of asset-building measures – 47th for households with zero net worth, 44th in net worth of households, and 48th in asset poverty.² Asset poverty is defined as being without sufficient net worth to subsist at poverty level for three months. Over 29% of Montana households fall in this category!

¹ *Assets and the Poor: A New American Welfare Policy*, by Michael Sherraden, Washington University professor and author.

² According to the CFED 2005 Assets and Opportunities Scorecard.

³ <http://www.acf.hhs.gov/assetbuilding/assets.html>

The Montana House

T

—The Montana House™ is the perfect starter home for many Montana families unable to buy in today's market.

he dream of owning a brand new home has become a reality for low- and moderate-income families because of the Montana House™, a series of 960-square-foot, two-bedroom, one bathroom modular homes built by construction students of the Anaconda Job Corps.

The Montana House™ program is the result of a unique partnership. Funds for construction materials and low-interest financing for homebuyers are provided by the Montana Board of Housing at the Montana Department of Commerce, the Home Ownership Network, the United Brotherhood of Carpenters and Joiners of America and the Painters Union.

The goal of the partnership is to increase affordable housing stock for Montana families while providing job training for at-risk youth. The Board of Housing provides funding for building materials and financing for homebuyers. The Home Ownership Network oversees home sales and ensures completion of homebuyer education classes and prequalification with lending institutions. The unions provide instructors for the Job Corp students—all at no charge to the program. The Job Corps students provide their labor for free and are automatically apprenticed into the carpenter's union once they complete their training in skilled trades.

The Job Corps benefits at-risk and underserved youths, and the well-constructed homes have become the perfect starter homes for many families unable to buy in today's market. This program also benefits homebuyers with a need for pre-constructed, modular homes.

Each Montana House™ currently costs \$35,000 to build, which is also the asking price for the home. Amenities include oak kitchen, trim and bath cabinets; choice of electric or gas forced air furnaces; taped, textured and painted walls; siding; shingles and a hot water heater. Vinyl windows are insulated, making the homes energy efficient. Each home carries a 25-year warranty.

Prospective homebuyers must pay for a lot and foundation, utilities, the move and placement of their Montana House™ and any associated permitting fees. They also pay for floor coverings, drapes, and

appliances. To qualify for the homes, the household income cannot exceed 80 percent of adjusted county median income, and the house must serve as the homebuyer's primary residence. The median income for all Montana counties is available at www.nwmt.org/buyingahome.htm.

The Montana House™ was featured at the 39th annual Smithsonian Folklife Festival held in the National Mall in Washington, D.C. Exciting plans are underway for the future of the Montana House™, which include adding two more Job Corps centers to the partnership, ramping up the total number of new homes built, and increasing the size of the homes to three bedrooms/two baths.

The Montana House™ program has become a solid vehicle on the road to homeownership for Montana's low- and moderate-income families in their search for the American Dream.

For more information, contact Anastasia Burton, Housing Promotion Manager, Department of Commerce Housing Division at 406.841.2846 or aburton@mt.gov.

The opinions expressed herein are not necessarily those of the Prevention Resource Center and the Addictive and Mental Disorders Division of the Montana Department of Public Health and Human Services.

The Prevention Resource Center and the Addictive and Mental Disorders Division of the Montana Department of Public Health and Human Services attempt to provide reasonable accommodations for any known disability that may interfere with a person participating in this service. Alternative accessible formats of this document will be provided upon request. For more information, call AMDD at (406) 444-3964 or the Prevention Resource Center at (406) 444-3484.



Neighborhood Housing Services

—Sheila Rice, Executive Director

— *I love this work because of its profound impact on a family. Once a family owns a home, they are able to accumulate assets that can be used to purchase another home, fund an education or small business startup or to improve their home to increase its value.*

N

ighborhood Housing Services (NHS) of Great Falls is a 26-year-old agency that rebuilds historic neighborhoods and creates opportunities for home-ownership. Recently, it has started new programs to assist low- and moderate-income Montana families become homeowners.

Homeownership is one of the key ways low-income families can break the cycle of poverty. Numerous studies show that homeowners have 10 to 12 times the wealth of non-homeowners and that their children are more likely to complete high school and steer clear of the criminal justice system. Children of home-owning families are much more likely to purchase homes within 10 years of leaving their parents' homes.

NHS has received funding from the Freddie Mac Corporation to create a special program for urban American Indian homeownership. Census data reveals that urban Indians have homeownership rates well below the average for all races. NHS partnered with the Little Shell Band of Chippewa and Freddie Mac to create special education and counseling programs to provide homeownership information to urban Indians. The project, announced in February, has created a lot of interest in the Great Falls Indian community, with 25 people attending the initial orientation session. Part of the program uses Freddie Mac's Credit Smart curricula to educate future homeowners on avoiding credit mistakes that could prevent them from buying a home.

Recently, NHS started to participate in a new program called *Mutual Self-Help*. Under this program, a group of families build their own homes, putting more than 1,000 hours of labor into the project. All families work on all of the homes and no one moves in until all of the homes are done. This program is funded by the US Department of Agriculture, which also provides low-interest loans to the families.

In Great Falls, ten families are completing their homes and 16 more will start in May and June. Other Self-Help projects are underway throughout the state, in Somers, Roundup, Laurel, Havre, Butte, Livingston and Lewistown.

In 1998, NHS was asked to expand homeownership services throughout the state. That request led to the creation of the Montana HomeOwnership Network (MHN), a collaboration of 20 partners

throughout Montana. MHN has provided home buying assistance to more than 3,000 families. Local partners provide

homebuyer education and one-to-one housing counseling, while down payment assistance loans are approved and processed through the central office in Great Falls. The MHN also helps families stay in their homes by providing post-purchase counseling, foreclosure prevention loans and home equity conversion mortgage counseling for seniors.

A recent survey of MHN homeowners reports that 97 percent agree that their families have benefited from homeownership. When asked, how their families were better off, 38 percent said they were building equity or making an investment in their homes; 17 percent noted a sense of independence and pride; 16 percent liked the family and community stability; and 11 percent appreciated being able to change and upgrade their homes.

One new homeowner said, "My child will have a chance to be a homeowner himself now." As an anti-poverty strategy, it doesn't get any better than that.

For more information, visit Neighborhood Housing Services online at www.nwgreatfalls.org or call 406-761-5861.

NHS has:

— Improved historic neighborhoods in Great Falls

— Built 155 new homes

— Renovated 54 older homes

— Helped more than 250 owners fix up their homes.

— Over the past seven years, more than 1,000 Great Falls families have become homeowners with NHS down payment assistance, either through a silent second mortgage or amortized loans repaid with the first mortgage.

— Worked with the Great Falls School District to build two houses each year with the Advanced Building Trade students at the local high schools.

**People treat you differently
when you own your own home.
—a new homeowner**

Tobacco Harms Families

—Linda Lee, Section Supervisor, Montana Tobacco Use Prevention Program

Tobacco use is a public health problem and the leading cause of preventable death in Montana.

In Montana, as in the rest of the nation, the tobacco use problem disproportionately affects lower-income individuals and families. Statistically speaking, the average smoking rate for all adults in Montana is just under 20 percent—or about one in five. Among those who report annual earnings of less than \$15,000, it is nearly 34 percent, or one in three. Low-income workers are also more likely to be exposed to harmful tobacco smoke in their workplaces than higher-income workers. Because tobacco use and exposure to tobacco smoke are greater, those living on lower incomes are at increased risk for the known negative health effects of tobacco use, including cardiovascular disease, lung diseases such as COPD and emphysema, lung cancer and various other cancers, among many other diseases.

Tobacco use and exposure to tobacco smoke can exacerbate poverty for lower-income families because they are more likely to face healthcare access issues and, in fact, may not have healthcare at all. For example, asthma in children is on the rise, particularly among lower-income children.

Exposure to secondhand tobacco smoke contributes to asthma attacks, which can result in increased health costs and unnecessary

emergency room visits and additional costs.

The good news is that Montanans support smoke-free workplaces and most choose not to smoke or use spit tobacco. Among those who still use tobacco, 70 percent of smokers and many spit tobacco users want to quit, due to the high cost of healthcare and the increased cost of tobacco. The Montana Tobacco Use Prevention Program (MTUPP), along with many community and statewide partners, are using a number of strategies to reduce commercial tobacco use—and its negative

outcomes—on low-income Montanans, smokers and nonsmokers alike.

The Quit Line

The Montana Tobacco Quit Line provides cessation services free of charge to all Montana residents. On average, the Quit Line receives 34 percent of its calls from uninsured Montanans. Low income families can greatly benefit from these services both economically and by increasing overall physical health.

The Montana Tobacco Quit Line is a free telephone-based service offered by the State of Montana that:

- Provides no cost cessation counseling services, self-help materials and nicotine replacement therapy for cigarette and spit tobacco users, regardless of income or health insurance status; and
- Provides no cost educational materials for friends and family members of tobacco users

To access the Montana Tobacco Quit Line, call 866-485-QUIT (7848) or to learn more about the cessation services contact Stacy Charlesworth at MTUPP (406) 444-4111.

In addition to these services, MTUPP

is conducting an outreach campaign designed to educate health care providers in Montana about tobacco cessation and the services available through the Montana Quit Line.

The Prevention Needs Assessment, a voluntary, school-based survey performed every other year since 1998, has provided public health professionals and their community partners with good news: between 2000 and 2004, smoking declined from 27 percent to 19 percent among survey respondents.

Increased Tobacco Taxes

Raising cigarette taxes is a proven and effective means to increase quit rates for lower-income smokers and spit tobacco users. Montana voters recently increased the tobacco tax on cigarettes by \$1.00 per pack, from \$.70 to \$1.70, effective January 2005. The increase in Montana tobacco taxes has been used to prevent cuts to programs that benefit low-income individuals and families, including the Children's

Health Insurance Plan. Funds have also been used to provide new health services.

The Clean Indoor Air Act

This law took effect October 1, 2005 and covers all workplaces and schools, though some bars have until 2009 to comply. The law provides greater protection for the public including many workers who do not have health insurance coverage. Lower income workers often work in smoke filled environments such as restaurants or bars. These laws are also known to provide incentive for smokers to quit.

Cutting Youth Tobacco Use

The Montana Department of Public Health and Human Services Addictive and Mental Disorders Division manages and distributes the biannual Prevention Need Assessment (PNA) survey to 8th, 10th and 12th grade classrooms at participating schools throughout the state. The results indicate declines in smoking among both teenage boys and girls, in all grade levels, in all race categories and across the state in all health planning regions.

Halfway through the first decade of the 21st century, a statewide youth health survey has documented a solid reduction in Montana's teen smoking rates.

For more information on MTUPP or opportunities for involvement, visit www.tobaccofree.mt.gov or call Linda Lee, Section Supervisor of the Montana Tobacco Use Prevention Program at (406) 444-9617.

The Last Word

—Joan Cassidy, Chemical Dependency Bureau Chief

There is a strong connection between poverty and the need for science-based prevention programs. Children raised in poverty face sharply increased risks for a wide range of problems, from lower student achievement to impaired health. We've talked about a lot of these risks in this issue—and about many of the programs designed to ameliorate their effects.

Poverty and adolescence are a particularly dangerous combination. Statistically, growing up in poverty means that the chances of finishing high school are reduced, which equates to a reduction in the chances to go on to earn a living wage. After dropping out, unstructured time and the lack of a strong, prosocial network often means spending time with peers who are engaging in the very risk behaviors that perpetuate poverty.

Current Population Survey (CPS) data for 2004 reveals that almost one in six

(16.5%) of Montana's children and youth under age 18 live in families with incomes at or below the federal poverty level. Almost one in two (46.4%) are living in families that earn 200 percent of the federal poverty level or less. On a day-to-day, practical level, poverty means fewer choices and more crises, that small problems are likely to blossom into big ones, and that there is no margin for error. Poor education, lack of reliable transportation, physical and mental health problems are all barriers to self-sufficiency. All correlate strongly with poverty. Maternal depression rising from constant stress is common. It is not surprising, then, that research indicates that children from backgrounds of poverty are also more likely than other children to have behavioral and emotional problems.

Children go on to live what they've seen growing up. For each of us, normalcy is defined by what we've known. If parents are hopeless, children grow up believing that there is no reason to hope.

Without hope, children and youth may choose substance abuse, school drop out, getting pregnant early or engaging in a host of other risk behaviors with potentially devastating long-term effects.

The Addictive and Mental Disorders Division supports numerous successful prevention programs in every part of our state. I sincerely believe that these programs and others like them provide our best options for a brighter future. We may not be able to eliminate poverty, but we can build effective systems. We can support agencies offering children and youth a hand up, a reason to hope, and a better way. In our upcoming issues, we will focus attention on some of the programs—prevention and treatment—that are working every day to build hope throughout Montana. Reducing risk factors and building protective factors may not end poverty tomorrow or next week, but doing so offers the best chance we have of eventually evening the playing field for all Montanans.

CSAP Center for
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